



State of Connecticut
SENATOR DONALD E. WILLIAMS, JR.
Twenty-ninth District
President Pro Tempore

Testimony before the General Law Committee
Donald E. Williams, Jr.

February 25, 2014

In Support of Senate Bill 207	<i>AA Requiring Home Improvement Contractors and Salesmen to Obtain and Display Identification Badges</i>
In Support of Senate Bill 208	<i>AAC Pharmacy Rewards Programs and Protected Health Information</i>
In Support of Senate Bill 209	<i>AA Prohibiting Unsolicited Commercial Text Messages and Increasing Penalties for Violations of the Do Not Call Registry</i>
In Support of House Bill 5259	<i>AAC The Use of Debit Cards for Gasoline Purchases</i>

Senator Doyle, Representative Baram, distinguished members of the General Law Committee, I appear before you today in support of SB 207, SB 208, SB 209 and HB 5259.

Senate Bill 207, *AA Requiring Home Improvement Contractors and Salesmen to Obtain and Display Identification Badges* will protect consumers as well as home improvement contractors who play by the rules and register properly with the state Department of Consumer Protection. ID badges will ensure that, if anything should go wrong on a project, the contractor can be tracked down using the state registration number issued by DCP. Some people unlawfully provide services in the state without proper registration, as required by law. This puts those contractors who play by the rules at a disadvantage.

This problem was highlighted in the wake of recent severe weather events, when some contractors engaged in deceptive practices in order to provide home improvement services to overwhelmed homeowners. Sometimes, "storm chaser" or "fly-by-night" contractors from out of state offer their services at high prices without having proper state registration and with no way for a consumer to verify their credentials. Because these workers travel the country looking for work after natural disasters, they move on quickly and are nearly impossible to track down if a project is incomplete or has a problem.



This bill, similar to a law passed in New Jersey, would require a DCP-issued identification badge to be worn at all times while on the job or while soliciting services. The badge will have a picture, the name of the business, the DCP registration number, and the DCP eLicensing website address where credentials can be verified.

Senate Bill 208, *AAC Pharmacy Rewards Programs and Protected Health Information* will help protect consumers' health privacy. Several large pharmacies now offer prescription drug discount programs which can be attractive to consumers such as seniors facing high prescription drug costs. Most consumers don't realize that when they sign up for these programs they are often unknowingly signing away their privacy rights to their entire medical record, allowing the pharmacy access to a customer's health history and the right to sell a customer's personal health information for marketing and other purposes.

This proposal would ensure that if a customer chooses to participate in these discount programs, they understand what they are signing away when they do so. It will require pharmacies to clearly define in layman's terms - on webpages and other promotional materials - the privacy rights a consumer is giving away by enrolling in the program. It will also require larger typeface and greater prominence of these terms on pharmacy websites and other promotional materials prior to the check-off box for final enrollment in the program.

Senate Bill 209, *AA Prohibiting Unsolicited Commercial Text Messages and Increasing Penalties for Violations of the Do Not Call Registry* will reduce unwanted, unsolicited phone intrusions which are on the rise. Many consumers are targets of phone scams and there is currently little incentive for businesses to comply with the law. Our proposals tighten up loopholes in the current law and increase penalties for violators. This bill will raise the stakes of non-compliance by markedly increasing penalties. It will prohibit text messaging in the state's Do Not Call law, and it will also increase consumers' awareness of how and where to make complaints of violations by displaying complaint procedures on phone bills.

House Bill 5259, *AAC The Use of Debit Cards for Gasoline Purchases* will increase transparency for consumers at the gas pump. Many gas retailers offer a discounted price for payment with cash versus credit cards. Retailers that do offer a cash discount often do not make it clear to consumers whether the use of a debit card is treated by the retailer as a cash or credit purchase. Some consumers may assume that when they are using their debit cards, that they are using cash, and are therefore getting the discounted cash price for the gasoline. In fact, many gas stations treat debit cards as credit cards, under the theory that debit card transactions result in fees, albeit lower than credit card fees. When this practice is not made clear to consumers before they initiate the purchase, some consumers are unknowingly being charged a higher price per gallon.

This bill would place in statute a requirement that the policy regarding debit cards be clearly posted on the gas pump of stations that offer cash discounts. The bill would not dictate what policy the station has to adopt, just that consumers be informed so they can make their own decisions.